




Order Filed on September 4, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlton@kmlawgroup.com Attorneys for Secured Creditor BANK OF AMERICA, N.A.	
In Re:	Case No.: 17-34921 VFP
Denni Cotera,	Adv. No.:
Debtor.	Hearing Date: 8/16/18 @ 11:00 a.m.
	Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 4, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Denni Cotera
Case No.: 17-34921 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor BANK OF AMERICA, N.A., holder of a mortgage on real property located at 6 Park Road, Paterson, NJ, 07514, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, Denni Cotera, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the loss mitigation is terminated effective immediately; and

It is **ORDERED, ADJUDGED and DECREED** that as of August 22, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2018 through August 2018 for a total post-petition default of \$11,372.64 (4 @ \$2,843.16)

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor shall modify the plan within 15 days to address the pre- and post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.